

Freddy's Fast Cash Fee Schedule Posting

Freddy's Fast Cash is a Credit Access Business (CAB) that arranges loans made by an unaffiliated third party lender, at an interest rate of 10% per annum. The lender also charges a \$30 return item fee and a late fee equal to the greater of 5% of the late payment or \$7.50 if a payment is 10 or more days late. Title loans also have a lien fee of \$33.00 to apply for title lien. An installment loan as a term ranging from 1 to 180 days with payments due on the dates you receive your income. If you receive regular income weekly or bi-weekly intervals, then a typical loan term will be 14 days. If you receive regular income on a monthly basis, then a typical loan term will be 30 days.

ANNUAL PERCENTAGE RATE The cost of your Credit as a yearly rate (14 day term)	FINANCE CHARGE The dollar Amount the Credit will Cost you (CAB Fee and Interest)	CAB FEE FREDDY'S FAST CASH FEE (22% of Amount Financed)	LENDER INTEREST (10% of the Amount Financed)	AMOUNT FINANCED	TOTAL OF PAYMENTS	NUMBER OF PAYMENTS
Cash Installment 14 day						
580.03%	\$142.78	\$140.74	\$2.04	\$300	\$442.78	3
580.78%	\$364.02	\$358.31	\$5.71	\$400	\$764.02	6
581.14%	\$1166.22	\$1147.04	\$19.18	\$600	\$1766.22	12
Title Installment 14 day						
580.33%	\$142.97	\$140.84	\$2.13	\$233	\$375.97	4
580.76%	\$394.04	\$387.87	\$6.17	\$433	\$827.04	6
581.14%	\$1036.08	\$1019.05	\$17.03	\$533	\$1569.08	12
*Lien Fee of \$33.00 incl.						

ANNUAL PERCENTAGE RATE The cost of your Credit as a yearly rate (30 day term)	FINANCE CHARGE The dollar Amount the Credit will Cost you (CAB Fee and Interest)	CAB FEE FREDDY'S FAST CASH FEE (26% of Amount Financed)	LENDER INTEREST (10% of the Amount Financed)	AMOUNT FINANCED	TOTAL OF PAYMENTS	NUMBER OF PAYMENTS
Cash Installment 30 day						
321.68%	\$144.54	\$140.19	\$4.35	\$250	\$394.54	3
321.72%	\$299.44	\$290.38	\$6.09	\$400	\$699.44	4
321.77%	\$559.05	\$542.01	\$17.04	\$500	\$1059.05	6
Title Installment 30 day						
321.70%	\$192.54	\$186.73	\$5.81	\$333	\$525.54	3
321.74%	\$495.00	\$479.98	\$15.02	\$533	\$1028.00	5
321.76%	\$707.72	\$686.16	\$21.56	\$633	\$1340.72	6
*Lien Fee of \$33.00 incl.						

The above are examples of Cash Advance and Title installment loans that are funded by PCAM Credit XXIII, LLC (lender) and/or Freddy's Fast Cash LLC (CAB). I, the consumer, acknowledge the interest rates of which I am applying for. Any consumer information filled out and data entered into our database, Freddy's Fast Cash, has rights to my documentation to keep on file.

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit related question.

OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705 Phone: (800) 538-1579.

Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.